



Hector De La Torre

Assembly Member 50th District

News Release

For Immediate Release
January 15, 2009

Contact: Hilda Marella Delgado
(562) 927-1200
(213) 700-3142

De La Torre reintroduces legislation to ensure maternity coverage, calls exclusion an equity issue

Sacramento, CA-Assemblymember Hector De La Torre (D-South Gate) reintroduced legislation that would move California towards healthcare equity for women and their families. Assembly Bill 98 would require all individual health insurance products (PPO's) regulated under the Department of Insurance to cover maternity services, as currently required for health maintenance organizations (HMO's) regulated by the Department of Managed Health Care.

A recent March of Dimes study reported some alarming findings about the state of women's access to maternity care. California ranks 40th among all states for women of child bearing age who do not have health insurance. In addition, over 54,000 births in California were preterm births and more than 14,000 pregnant women had late or no prenatal care at all. ([Census Data on Uninsured Women and Children, Sept. 2008](#))

"Prenatal care is essential to increase the likelihood of a healthy baby," said De La Torre. "Women have made great strides in advancing equal rights in the workplace, in our courts and at home. Women and their families should not have to struggle for fair treatment in their healthcare."

Maternity care reduces birth complications and costs. The average health care costs, including inpatient and outpatient care, are 10 times greater for a premature baby in the first year of life than a baby carried to term. This cost averages \$32,325 compared to \$3,325 for a full term baby.

"There is universal recognition that prenatal care is basic medical care, essential for the best possible outcome for mother and baby. Women who do not obtain early prenatal care have a three times higher chance of delivering a premature baby, putting the child at higher risk of long term health problems, or even death," said Dr. Philip Diamond, Vice Chair of the American College of Obstetricians and Gynecologists, District IX. "ACOG-IX believes all insurance policies should cover basic reproductive health services as a matter of fairness and for better medical outcomes."

Over 600,000 Californians are enrolled in insurance plans without maternity services; nearly 26% of them are of child-bearing age, dropping significantly since 2003 when 82% of women in the individual market had maternity coverage. When they become pregnant, many of these women must turn to state-run programs such as Medi-Cal or Access for Infants and Mothers (AIM) for coverage. This loophole leaves many women and their families without critically important prenatal care while transiting from private insurance to state-run programs paid for by California taxpayers.

"Prenatal care should escape the realms of second class coverage," said De La Torre. "By closing this loophole, we guarantee that medical insurance companies provide the same quality of coverage for women as for men, and we save the state money."

Last year, Assemblymember De La Torre introduced a similar bill, Assembly Bill 1962 that was vetoed by Governor Schwarzenegger.

###